

# TRAILBLAZER

ISSUE | FEBRUARY 2016



**APA CONSISTENT IN ITS SUCCESS**

**SPECIAL FEATURE: THE APOLLO  
TEAM CAPTAINS**

**APA LIFE APPOINTS NEW CEO**

**MY LIFE / HEALTH - DIABETES**



APOLLO CENTRE  
APOLLO ASSET  
MANAGEMENT



# GROUP CEO'S NOTE.



It has been a busy but very positive start to 2016. We have had our first round of board meetings for the year and welcomed new colleagues in key positions that will help us drive growth. We have also been actively engaging with key stakeholders and investors on growing and developing our business.

Looking back at 2015, the highlight without doubt for me, was the official launch of the APA Apollo Foundation, our newly formed corporate social investment arm. The APA Apollo Foundation will focus on four programme areas - water security, environmental conservation, education and youth empowerment.

The Foundation aims to give Kenyan people the opportunity to transform their own lives; and emphasises the need for people to have access to the opportunities they need to succeed in. Since 2009, we have contributed over Ksh 20 million in the construction of over 10 sand dams in Kenya and we will continue to do so throughout the year ahead.

In addition, the 2015 Insurance Awards East Africa, saw APA Insurance win in five out of the fifteen categories, scooping two winners, two 1st runners up positions and a 2nd runners up position. APA was named winner of the Customer Satisfaction Award at the glittering ceremony in Nairobi which brought together the top insurance players in East Africa.

These accolades are a testament to the hard work and dedication of everyone at APA Insurance and APA Life, and recognises our desire as a Company to lead the industry in terms of our product range and dedication to customer service and satisfaction.

Being externally focused and customer led is central to our strategy for 2016. There will be a greater emphasis on improved efficiencies and demand for innovative new products to service targeted customer segments. We are in a business that's highly competitive and there is a lot of sameness. Therefore, we have set upon ourselves the challenge to provide innovative products and excellent service that can create the difference. We are happy to learn that our clients have acknowledged our entire team's dedication and hard work. We are also working to increase our branch networks to make our products easily available and are constantly reworking our product offerings to ensure we meet the market needs.

The year 2016 presents many opportunities for us as the Group grows. We are setting the foundation for growth and will arm every member of the APA Apollo family with the right information and right tools to make this growth happen.

There are certainly exciting times ahead, filled with great promises and opportunities. We can only achieve this by working together, as a team. I would like to take this opportunity to thank you all for your hard work to make this move from good to great.

*Ashok Shah*

CEO | Apollo Group



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**TRAILBLAZER**  
BY THE APOLLO GROUP

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# APA CONSISTENT IN ITS SUCCESS.



**T**he 2015 Insurance Awards East Africa saw APA Insurance win in five out of the fifteen categories, scooping two winners, two 1st runners up positions and a 2nd runners up position. APA was named winner of the Customer Satisfaction Award at the glittering ceremony held in Nairobi which brought together the top insurance players in East Africa.

APA also took first place for the Fraud Detection and Prevention Initiative. This award is given to a company that clearly demonstrated evidence of a significant contribution to the detection and prevention of fraud and as a result provided savings to potential victims.

The Apollo Group CEO, Mr. Ashok Shah, together with Mr. Michael Oduor, the Chief Executive Officer of APA Insurance and other managers led APA in the celebrations of the awards this year.

Commenting on the awards, Mr. Shah said, “These accolades are a testament to the hard work and dedication of everyone at APA and APA Life and recognises our desire as a Company to lead the industry in terms of our product range and dedication to customer service and satisfaction.”

He further added, “We are in a business that’s highly competitive and there’s a lot of sameness. So we set ourselves the challenge, whether it’s providing innovative products or excellent service and the industry and our clients have acknowledged our entire team’s dedication and hard work. We are also working to increase our branch networks to make our products easily available and are constantly reworking our product offerings to ensure we meet the market needs.”

The Annual Insurance Awards are organised by business intelligence research and publishing house Think Business Limited in collaboration with Association of Kenya Insurers (AKI). Their objective is to encourage innovation and excellence in the Insurance sector by recognising, awarding and celebrating exemplary performers and successes of the sector.

“ These accolades are a testament to the hard work and dedication of everyone at APA.”

# THE APOLLO TEAM CAPTAINS.

There is much to applaud when it comes to sports in the Apollo Group. What does it take to be the best in sports, fitness and life?

Our team captains give you their formula for greatness.



**Leonard Anyango, Volleyball Team Captain**  
Assistant, Business Development Department -  
APA Insurance.

- Q - How long have you been the captain?  
A - I was appointed captain in August 2015 - it was a great achievement and responsibility for me.
- Q - Brief history on the Apollo volleyball team.  
A - The team was established in 2011. The full team consists of six players. However, we have 17 members, so we all get a chance to play at different times. Training occurs on Tuesdays, Thursdays and Saturdays. We work hard and we train even harder!
- Q - What is the best piece of advice you have ever received?  
A - Be respectful to team members.
- Q - What is your personal motto?  
A - Respect time.
- Q - What makes you laugh?  
A - A nice ridicule.
- Q - Who do you admire the most?  
A - Elachi Amadi - the Nigerian author of plays and novels that are generally about African village life, customs, beliefs and religious practices, as they were before contact with the Western world.
- Q - Optimist or pessimist?  
A - Optimist



**Kevin Nyangate, Football Team Captain**  
Investment Analyst - Apollo Asset Management.

- Q - What's your position in the team?  
A - Midfielder
- Q - How long have you held this position in the team?  
A - Since I joined in 2010.
- Q - Brief history on the team.  
A - The team was formed in 2008 and has been growing ever since. We're around 20 to 25 team-mates and we train on Tuesdays, Thursdays and Saturdays.  
Trophy-wise, we were football champions in 2012, runners up in 2013, quarter finalist in 2014 and semifinalists in 2015. Hopefully next year we will be at the top, where we belong!
- Q - What is the best piece of advice you have ever received?  
A - Before I do something, I ask myself, "Would an idiot do that?" And if they would, I do not do that thing. Dwight Schrute, The Office.
- Q - What is your personal motto?  
A - Usiwai panic.
- Q - What makes you laugh?  
A - Cartoons do it for me.
- Q - Who do you admire the most?  
A - My mum.
- Q - Optimist or pessimist?  
A - Depends on how hungry I am!



**Everlyne Wanjiku, Netball Team Captain**  
Accounts Assistant, Health Division - APA Insurance.

- Q - How long have you been the captain?  
A - I was appointed as the captain in 2014.

- Q - Brief history on the Apollo Netball Team.  
A - Established in 2010, then called the APA Netball Team, we have won the following AKI trophies - 2011 we came 3rd in 2012/2013 we came 2nd and in 2014 we came 1st. We recently took part in the 2015 AKI Sports Day where we came 2nd. We have also won medals throughout the seasons.

Training has been three days a week (during AKI matches seasons) with the guidance of Coach Dorothy who has been with the team since its inception. She has really supported, trained, guided and interacted with the team until today; she has become “our mother” in the field.

The team has had support from teams like Anointed Girls from Kariobangi and Jahari Netball Team from Mathare. These two teams have been training with us on friendly matches at home or away and have made Apollo Netball Team strong and the best in AKI Sports.

Currently the Apollo Netball Team has 18 members.

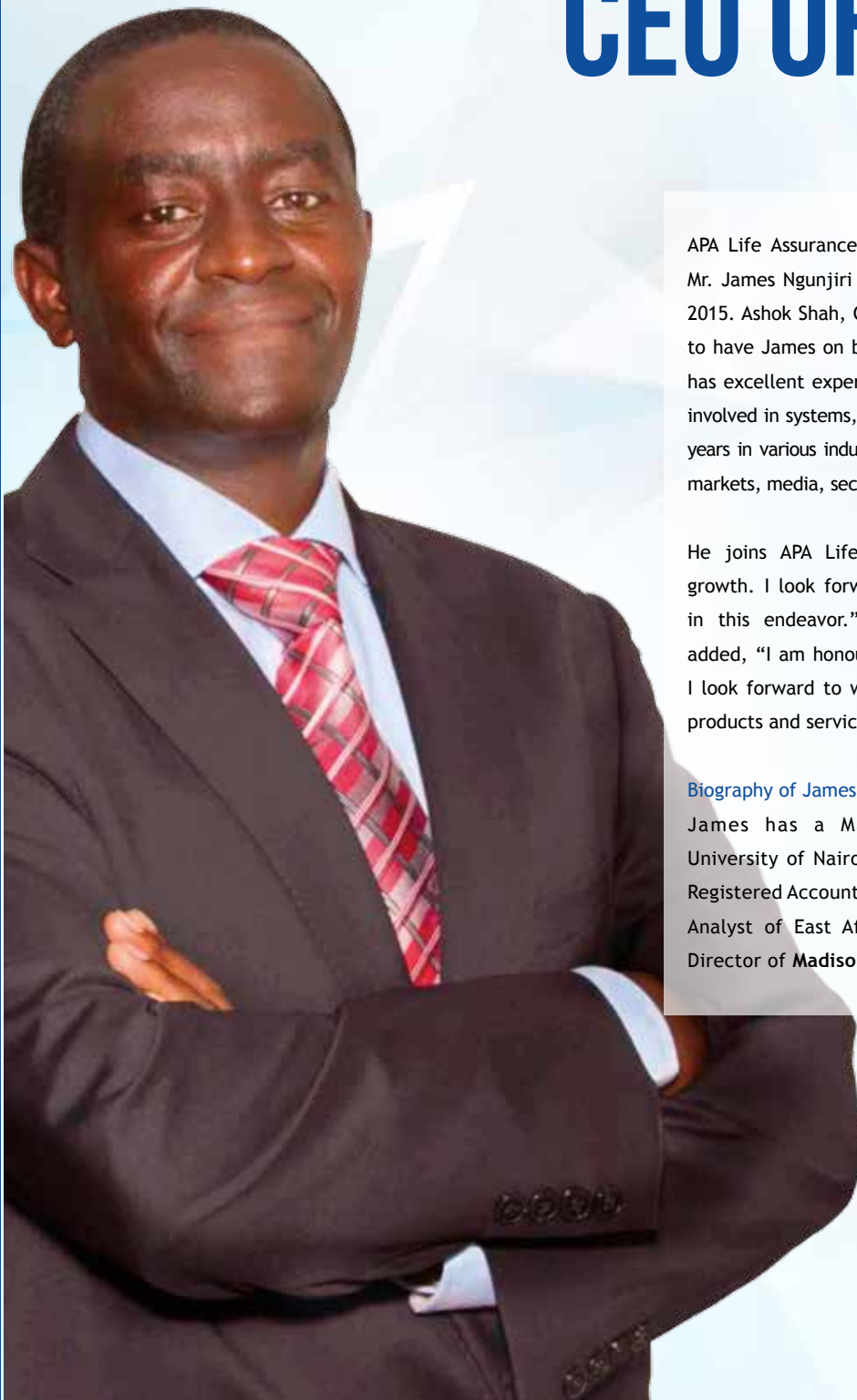
- Q - What is the best piece of advice you have ever received?  
A - The worst thing is the worst happening so when you fall don't stay down; sometimes it takes a good fall to know where you stand.
- Q - What is your personal motto?  
A - The best preparation for tomorrow is doing your best today.
- Q - What makes you laugh?  
A - Any joke or funny comment.
- Q - Who do you admire the most?  
A - Oprah Winfrey - she really is an inspiration to all women.
- Q - Optimist or pessimist?  
A - Optimist

#### Top 8 tips for beginner netball players Essential advice for starting out in netball fitness

If you really want to hone your netball skills, our top 8 tips for beginner netball players should get you on the way to being a better netball player.

- 1) Get kitted out for successful netball**  
Feeling comfortable and having training shoes that give you good grip and support are essential – so make sure you get all the right kit.
- 2) Warm up well for netball exercise**  
Warming up is an essential part of any preparation before playing. Netball is a notorious sport for injuries, due in part to the movement and abrupt stopping required by players.
- 3) Practice passing the ball with a friend**  
Passing is the most important skill used in netball, so get out there and practice by throwing a ball either on court or at home!
- 4) Practise netball by yourself**  
Use lots of targets on a wall (or draw them out using chalk) at different heights so that you can practice different passes including the chest, bounce, shoulder and overhead passes. Remember to also vary how close you stand to the wall.
- 5) Get fit for netball**  
Netball is normally played at a fast pace and you'll be expected to move about a lot – so it's important to get fit overall. Try some jogging to get you started.
- 6) Practise different moving styles for netball**  
Netball requires players to move in many different ways – so practice sprinting, jogging, running backwards and sidestepping.
- 7) Practise patterns of netball play**  
Once you've started to get some of the basics mastered, start to consider patterns of play on the court. Your coach will be able to tell you which tactical patterns your team uses most.
- 8) Try playing netball in different positions**  
Not everyone finds their best role instantly. It's important to try out several positions to see which one suits you best – and it's not a bad idea to be versatile and able to switch positions if required.

# ABOUT JAMES NGUNJIRI, CEO OF APA LIFE.



APA Life Assurance Limited is pleased to announce the appointment of Mr. James Ngunjiri as Chief Executive Officer (CEO) with effect from May 2015. Ashok Shah, CEO of The Apollo Group said, "I am extremely pleased to have James on board. He is a highly respected business executive who has excellent experience in both General and Life Insurance. He has been involved in systems, strategy and management. His experience spans over 19 years in various industries including insurance, investment banking and capital markets, media, security, health and quality assurance and advisory services.

He joins APA Life during this very exciting time in our Company's growth. I look forward to working with him and I wish him all the best in this endeavor." The new Chief Executive Officer, James Ngunjiri added, "I am honoured and excited to join APA Life as the new CEO. I look forward to working with this exceptional team to deliver the best products and services to all our clients."

#### [Biography of James Ngunjiri](#)

James has a Masters in Business Administration (MBA) from the University of Nairobi, having emerged top of his class in 1999. He is a Registered Accountant of Kenya, and a Certified Secretary and Investment Analyst of East Africa. Before joining APA Life he was the Managing Director of **Madison Insurance**.

# My Life Health

## DIABETES



**D**iabetes is on the rise in Kenya. Once seen as a disease of affluent societies, diabetes has become a growing problem in developing countries—an increase driven largely by a rise in obesity.

### What is diabetes?

Diabetes is a chronic illness resulting largely from excess body weight and physical inactivity. Most people living with diabetes in Kenya are diagnosed too late, when preventing complications of the disease is no longer possible. However, if diagnosed earlier it is perfectly treatable.

This disease usually occurs in two common forms.

Type 1 (childhood or youth onset) starts quite early, often due to infections to the pancreas. The patients tend to use insulin for the rest of their lives. The second form is Type 2 (maturity or adult onset variety) starts in adulthood. Patients tend to use anti-diabetic pills, with many moving on to the use of insulin injections. Approximately 25% of diabetic patients are Type 1 and 75% being Type 2. We are able to use natural factors to control Type 2 better than Type 1. Fortunately Type 2 is the most common type of Diabetes. Therefore prevention in this type is a big deal.

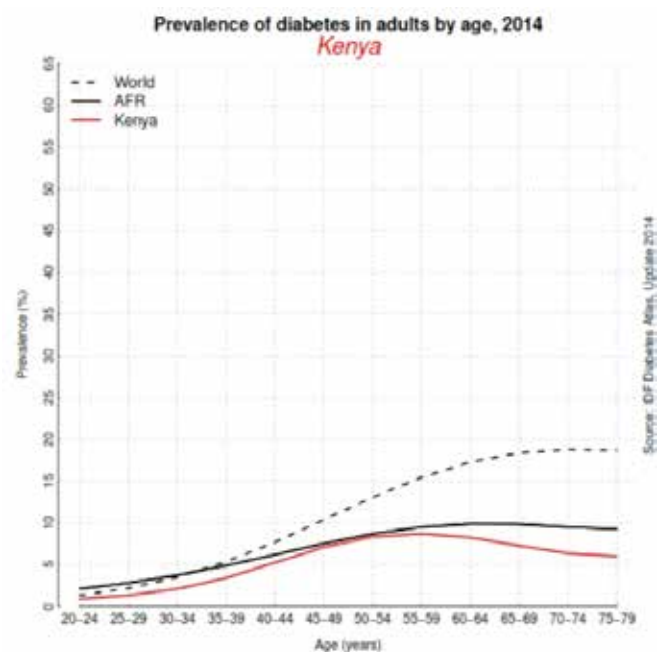
### How do I know if I have it?

Across Kenya, community awareness around diabetes is low. People are often diagnosed through medical outreach camps or when patients arrive at the hospital with complications of diabetes like thirst, vision change, fatigue and constant hunger.

### How can I prevent diabetes?

It is especially important to make diabetes prevention a priority if you are diabetic or you are at increased risk of getting diabetes. For example if you are overweight or have a family history of the disease. The basic problem in Type 2 diabetes is the inability of the pancreas to handle sugar control adequately.

As a result, the sugar is not utilised by the body well enough and hence increases in the blood. The sugar filters through the kidneys and spills to the urine. Sometimes serious diabetes will damage the eyes, blood vessels, heart and the kidneys. Damaged kidneys can no longer



Source: International Diabetes Federation Africa

filter blood to remove the poisonous waste chemicals. When this happens, one requires dialysis. This is a procedure to assist the kidneys excrete the poisonous wastes that they are unable to do on their own. We now know that one's lifestyle will make or break the process of getting diabetes or progressing to kidney damage.

A good preventative diabetic prevention program will make the pancreas better able to handle the sugar (increased sensitivity) or make it unable to handle adequately, thus causing the diabetes state.

We now know that our modernity and changing times have brought about lack of exercise, increased weight, high fat diets, more stress and increased use of tobacco and alcohol. And these are the six factors that bring about diabetes.



# YOU AND YOUR MONEY!



## APA Apollo encourages our society to adopt a savings culture.

Saving money is ranked as one of those “wise” things that we resolve to do as we make our New Year’s resolutions. The impetus to save ranges from the need to buy a car, move into a better house or build a home among others. The desire to save may also be driven by the need to enroll in school at various levels, building emergency funds or for investment purposes.

In extremely rare situations, there are those who have no choice but to save because their income greatly exceeds their expenditure. According to APA Life CEO, James Ngunjiri, there is a significant amount of money that passes through our hands, most of it being spent on recurring expenses and none or little on savings. A saving culture is partly supported by increased employment rates and incomes as well as reduced costs of living in developed economies. “In developing economies like Kenya’s where we are struggling with unemployment and inflation, we have to exercise self-discipline in order to reduce our expenditure and save a substantial amount of our income for investment,” said James.

APA Life Pension Fund has created a provision for those in the informal sector commonly referred to as “Jua Kali”. These are people who are not under any corporate pension scheme but they too need to save for their retirement. Family support is reducing and people will be more independent in retirement as opposed to the African practice where family took care of their parents at old age. For this reason, it is advisable to set aside a fund that will support you in old age.



Corporate companies have funds for their employees whereby a certain amount of money is deducted from the employees’ paycheck every month and goes towards their pension fund. Small and medium enterprises that are not able to provide a similar fund can start one with APALife, which has dedicated resources and customised pension packages to help both the employed and unemployed to have a secure future in retirement. The APA Fund is competitive with great returns. One who started saving Ksh. 10,000 per month over 20 years, received Ksh9.6 million; Ksh 5,000 per month received Ksh 22.7 million after 30 years.

However, one of the challenges that parents face is spending their retirement fund to pay for their children’s university fee after saving for years. APA designed APA Elimu, a life insurance product that allows for a disciplined, systematic and easy way for parents to save up for their children’s financial education needs. The plan has a saving period which ranges from 5 to 20 years depending on when one needs the funds.

According to a 2014 report by the United Nations, the global youth population swelled to a record 1.8 billion. This population of young people has the potential to transform economies for better or worse, depending on the decisions of today’s policy makers and guidance by the authorities in their lives. The common belief in saving among the older generation has shifted focus to the youth to inculcate a saving culture from an earlier age. “Saving among the young people presents an opportunity in equipping them with the right financial skills to live into the future, before transition into adulthood,” said Mr. Ngunjiri.

APA Life is working towards reaching these groups who will also act as ambassadors and influence their peers to set aside retirement funds. APA Life Pension Fund invests these funds in a balanced scheme with inbuilt guarantees to ensure maximum returns. A retirement fund guarantees a secure future. Members of the society are encouraged to set aside a fund that will see them through retirement.

# CHOCOLATE COULD BE AN OKAY GUILTY PLEASURE!



Whether it is the sweet taste of white, the intense flavour of dark, or the smoothness of milk, chocolate is a decadent treat enjoyed by people of all ages and countries.

While this indulgence is often a delight on the taste buds, it has not always been deemed as the most healthy snack option, despite extensive research on some of dark chocolate's better known health benefits. If you had your doubts before, the good news is that research out of Northern Arizona University (NAU) has revealed a new health benefit that eating a block or two of dark chocolate can bring. We've read about chocolate being associated with the lowering of blood pressure before, but the study also found that consuming dark chocolate might be one of the best solutions to beating the dreaded afternoon slump.

We all know that feeling when it is nearing 12pm and you have been concentrating hard for the past four hours. Your eyelids get heavy and no matter how hard you try, you just can't concentrate on your work for more than two minutes at a time. You've hit the afternoon slump - the period in the day where productivity is at its minimum and lethargy at its optimum.

Previous research has shown that chocolate can have many positive effects on the human body, including acting like a vasodilator, widening the blood vessels in the body and lowering blood pressure. But researchers at NAU have recently discovered one more positive health effect. Consuming dark chocolate could stimulate people into becoming more attentive.

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**“ Consuming dark chocolate might be one of the best solutions to beating the dreaded afternoon slump.”**

# THE GOLDEN RULES OF PERSONAL FINANCE.



Managing your finances feels like nothing but a lot of paperwork and numbers. You make X amount, you spend Y amount and you try to make sure Y is less than X. However, your finances are just as much about psychology, habits and the values you choose to live by. Beneath all the software and the budgets, there are a few rules that will always help improve your financial life:

- **Spend less money than you earn:** If you earn Ksh30,000 a year and you spend Ksh 31,000 a year, you'll end up in a spiral of debt that's hard to walk away from. If you spend exactly as much as you earn every year, you'll never be prepared for emergencies or major life changes. Spending less than you earn allows you the freedom to save, to prepare for the future and deal with the inevitable crises that life throws at you. The bigger the gap between your income and your spending, the better.
- **Always plan for the future:** This doesn't just mean retirement. When a store offers to let you pay off some gadget in 6 months with no interest, you need to know you can pay it off, or avoid that deal. Establishing an emergency fund will allow you to deal

with unexpected car repairs or medical bills. Having a retirement plan will ensure you have income when you're unable to work anymore. Your finances should always look forward beyond the current month.

- **Make your money make more money:** Want to know how the rich keep getting richer? It's because money can grow while you sleep, provided you save some of it. Properly invested money earns more money over time. Don't just sock all your cash away in a low-interest savings account. Invest in things that will earn you more money than you had before. Sometimes that's an investment account, but sometimes it's starting a business, or even getting an education to get a better paying job.

The most important personal finance rules don't change. What your grandparents did may not work for you. There will always be newer, better tools to manage your money. However, spending less than you earn will always be beneficial. Investing your money will always be better than doing nothing with it. And planning for the future will always be better than blowing your paycheck as soon as you get it.

## TELL SOMEONE THANK YOU TODAY!

*APA unveiled an innovative campaign for the expression of gratitude.*

In the last year APA Insurance launched a new innovative online campaign that offered the public an opportunity to express gratitude to their family and friends. Through the interactive campaign dubbed 'Asante' the Swahili word for Thank You, the public could express gratitude on a microsite [www.apainsurance.org/asante](http://www.apainsurance.org/asante).

The Group CEO of Apollo, Mr. Ashok Shah said that the 'Asante' campaign celebrates the important ties with family and friends, besides enhancing them.

"Our vision as a firm is to put smiles on the faces of all our stakeholders. Expression of gratitude is one of the most beautiful ways of putting smiles on peoples' faces and sometimes in the ever-changing world we live in today, we sometime forget to say-

Thank You. Through this campaign, we would like to encourage our clients and other stakeholders to join us in doing this," Mr.Shah added.

The 'Asante' campaign provided a platform and opportunity to say thank you. During the campaign period, videos were uploaded on a dedicated microsite, YouTube and circulated on WhatsApp and other social networking platforms. In addition, everyone was invited to put together their own videos and photos and share with their loved ones or friends via e-mail or social media platforms.

The campaign that ended mid December saw Hilda Nasike emerging winner of the campaign. Hilda won a five day all expense paid trip for herself and three of her friends. The trip was fully sponsored by Southern Palms and KQ.



Left to right: Fidelis Mbagara (Head of Human Resources, APA Insurance, Hilda Nasike, the winner and Mr. Ashok Shah, Group CEO of Apollo). Hilda wins a five day all expenses paid trip for herself and three of her friends to Southern Palms Beach Resort and flights provided by Kenya Airways.



Left to right: Mr. James Ngunjiri, Chief Executive Officer, APA Life Insurance presents the 1st runners up, Faith Mwikali, a hamper of APA products.



## APOLLO GROUP LAUNCHES APA APOLLO FOUNDATION!

*Helping Communities Help Themselves.*

2015 saw The Apollo Group unveil the APA Apollo Foundation, its newly formed corporate social investment arm. The APA Apollo Foundation intends to focus on four programme areas: water, security, environmental conservation, education and youth empowerment.

It was previously known as the Amini Poa Maji Maisha Trust. Speaking during the launch, the Group CEO of Apollo, Mr. Ashok Shah said that the Foundation aims to give Kenyan people the opportunity to transform their own lives; and emphasises the need, for people, to have access to the opportunities they need to succeed in. The people who seek our support want nothing for free. We provide the necessary infrastructure, but it is the communities we work with who invest their valuable time and skills to truly help themselves. This is in line with our vision as a Group to keep putting smiles in the lives of our different stakeholders. The focus areas of the foundation are:

### Sustainable, Clean, Safe Drinking Water

The foundation will continue working in the construction of Sand Dams the most cost-effective form of rainwater harvesting. They provide communities with a clean, local and reliable source of water even during periods of drought. Sand dams store up to 20 million litres of water and provide a year-round supply for up to 1,000 people. They are also very cost effective and require virtually zero operation and maintenance costs. The foundation targets using sand dams to transform lives by enabling many more organisations, governments and institutions to adopt and dams as one of the tools available for land management and the alleviation of poverty in dry lands.

Chairman and Trustee of the Foundation, Mr. Daniel Ndonye. “The holistic approach used in development of the Sand Dams is teamwork between the Foundation, the staff members, Utooni Development and the community. The community is tasked with collecting stones, sand and water for construction and digging terraces to prevent silt from getting into the sand dam. For a full day, the staff members and clients visit the dam site and help in the actual construction of the dam. After the completion of the dam, the community is responsible for its maintenance.”

Some of the dams constructed between 2012-2015 include Sikika, Kwakika, Pioneer, Ngwatanio, Kyandune, Enkonerei, Mikuyu, Ilimisigiyo and Kativani. The dams were constructed for the Kyandune self-help group in Kalama, Machakos County and Mikuyu self-help group of Kasikeu in Makueni County as well as two dams for Ilimisigiyo Self Help group in Mashuru, Kajiado County.



## Education.

APA Apollo already supports Chelata School in Runda, which previously had less than 190 marks as an average for KCPE. However, since it started the scholarship programme the school has improved in the overall marks, achieved an award for being the best school, and last year the best girl got 415 and the boy 379 marks respectively. Now several of these students have graduated from university with Honours.



## Environment Conservation.

The Foundation believes that sustainable environmental development and human well-being go hand in hand: that improved livelihoods don't have to come at the expense of our environment. It has won the Total Eco Challenge for making sure that the dams built, and the work done with Egerton University dubbed 'Run for the Mau', programme which raises funds for the rehabilitation of the Mau ecosystem and the Njoro River enhances the ecosystem through tree planting. So far we have planted 30,000 trees.



## Empowering the Youth.

APA Apollo Foundation promotes sporting activities by supporting the Runda Youth Sports Association (RYSA) football team. Football is the core sporting activity of RYSA. Through football, RYSA has been able to bring together over 800 young people from Githogoro and Huruma slums. The Foundation sponsors the fees for RYSA to participate in various leagues and provides the football kits, logistics and team allowances. Though the partnership RYSA has excelled in football and today RYSA participates annually in Football Kenya Federation (FKF) leagues around Nairobi. At the last edition (2014), RYSA Senior Team was ranked 6th at the Nairobi County branch of the Football Kenya Federation (FKF) rankings. They are now (2015) elevated and will be playing in the Nairobi County League. In 2014 the team participated in 24 matches and managed to win 10 matches and drew in 7 matches. Overall the team is number six out of a league of 13 teams. In addition, APA/Apollo organises tournaments for the Team in order to boost and continue to nurture the soccer talents and positively engage the youth in Mji wa Huruma and Githongoro villages.



# APOLLO ASSET MANAGEMENT UNVEILS THREE NEW INVESTMENT PRODUCTS.

Following regulatory approval, Apollo Asset Management Company (AAMC) launched three new unit trust products, marking its debut in investment products that target the retail market. The products that have been launched by the fully owned subsidiary of the Apollo Group are: Apollo Money Market Fund, Apollo Equity Fund and Apollo Balanced Fund.


Apollo Asset Management is an Investment and Wealth Management firm licensed by the Retirement Benefits Authority (RBA) and the Capital Markets Authority (CMA) to conduct fund management and investment advisory services. Speaking during the launch, the Chief Executive Officer, Fred Mburu said that the new products would enrich the Group's portfolio that also includes insurance and property.

"We will seek to deliver superior investment returns to our customers. Our rich heritage and track record in provision of various financial services speaks for itself. The three unit trust products

offer our clients a variety of options depending on their risk appetite and objective for investment," Mr. Mburu added. Unit Trusts offer investors an affordable way to diversify their investment portfolios and have much greater exposure to different asset classes. Prospective investors in the Apollo Unit Trusts have flexibility to determine the period they wish to remain investors as well as the amounts they wish to invest.

The minimum investment in Apollo Unit Trust Funds is KSh10,000 initially and KSh5,000 for subsequent top-ups. Mr. Mburu noted that whilst these three investment products only mark Apollo's entry to retail market mass, there is opportunity, subject to market conditions, to rollout other more sophisticated Unit Trusts in the near future e.g. Bond Fund, East Africa Fund and a Sharia Compliant Fund. Other products offered by Apollo Asset Management are: Pension Fund Management, Wealth Management and advisory creating Multi-Asset Strategies and Solutions.

**APOLLO MONEY MARKET FUND**



**GROW YOUR VERY OWN MONEY MAKER.**  
Invest in Apollo Money Market Fund today.

The Apollo Money Market Fund invests in deposits, short-term treasury paper and near cash holdings in the Kenyan market over the short-term period of between six months and one year. It is a low risk investment that earns interest and is ideal during times of stock market turbulence.


The Apollo Equity Fund invests predominantly in professionally selected shares and stocks listed on the Nairobi Stock Exchange. It is a higher risk investment for a period of between four and seven years and earnings are derived through dividends and capital gains.

**APOLLO EQUITY FUND**



**QUALITY INVESTMENTS, RIPE FOR THE PICKING.**  
Invest in Apollo Equity Fund today.

**APOLLO BALANCED FUND**



**ASSETS YOU CAN SINK YOUR TEETH INTO.**  
Invest in the Apollo Balanced Fund today.

The Apollo Balanced Fund is your 'half-way house' product which invests in combination shares for growth and interest bearing assets for income in Kenya with some offshore element, offering a balanced portfolio. This medium risk investment is recommended for the medium term investors looking to invest for a period of between three and five years with returns in the form of capital gains, interest and dividends.

# CSR

Team Apollo went to visit various children's homes and got to spend time with the children doing various activities, i.e. cooking, cleaning and playing.

## 1. Good Samaritan Children's Home



## 2. Nairobi Children's Home



## 3. APA Happy Life Children's Home





## 4. AKI Games

Team Apollo emerged overall winners for the 3rd consecutive year.

### Awards

- Overall Winner (Main Cup)
- Overall Swimming
- Field Events - 2nd Runners up
- Netball - 1st Runners up
- Soccer - 2nd Runners Up
- Volleyball - 2nd Runners Up



## 5. Claim payments



Mr. Pankaj Mehta, Mombasa Apparels (EPZ) Ltd. Receives a cheque for Ksh. 408,196,248.00 from Group CEO of Apollo, Mr. Ashok Shah. Also, presenting the cheque for the recent fire at the clothing company is, Mr. S. M. Shah, Executive Director, APA Insurance (left), Mr. Pavan Shah, Nomura Insurance Brokers (second left), Mrs. Shabana Parkar, Business Development Manager, APA Insurance (centre).



Mr. Zakayo Maina Waweru, Chairman, Transafric Timber Ltd receives a cheque for Ksh 81, 336, 985.00 from Mr. Bernard Maina, MD, MIMA Insurance Brokers and Mrs. Mina Shah, Regional Manager, APA Insurance. A destructive fire recently occurred at the timber manufacturer in Nakuru. The company started in 1987 dealing in timber but has diversified to manufacturing timber value products such as toothpicks, blockboard and plywood.

## Donations



APA Apollo Foundation donated 500,000/- towards Maina's Mission. The aim of the drive dubbed Be A Hero For A Little Hero was to raise Sh10 million for the purchase of five chemotherapy chairs, chemo ports and infusion pumps for treating cancer in children.

## 6. Tree Planting



## 7. Dam Building

They left Nairobi for a remote village in Machakos County with one mission - to construct a Sand Dam. And by the time they left Mamiloki Village in Mwala constituency, they left behind happy residents who were thankful that a big part of their water woes had been solved. A group of 10 students from Aga Khan Academy in project DAM IT! had earlier raised 1.6 million needed for the construction of the Sand Dam.

The group came up with the idea and approached APA Insurance who advised them on how to go about it. They set about collecting money from their parents, companies and held movie nights at the Sarit Centre and managed to raise Ksh 1.4 million. APA Insurance then donated Ksh 200, 000, which was used for the construction of the shallow well from where the villagers will draw water.





## 8. Zebra crossing painting

APA Uganda Staff repainting a zebra crossing at Kitante Primary School in Kampala.



## 9. Nyumba Ya Wazee



## 10. So they can



## 11. Christmas party



R	L	U	A	P	O	L	L	O	Y	G	R	O	U	P
H	A	R	H	W	Y	U	I	Z	E	D	E	T	K	P
E	Z	A	P	A	G	Q	V	X	L	N	M	A	H	R
A	F	K	P	I	A	H	O	S	I	C	A	R	E	O
L	I	F	E	A	N	D	P	U	M	Z	I	S	H	A
T	R	T	A	T	C	B	M	S	U	Y	A	N	Y	G
H	E	R	V	A	S	S	E	T	Z	M	O	T	O	R
S	W	I	I	O	P	D	U	P	W	J	D	E	J	I
Y	U	M	A	N	A	G	E	M	E	N	T	M	D	C
F	R	A	T	G	I	E	I	D	F	T	H	N	L	U
I	G	R	I	Z	Q	N	S	J	T	R	A	V	E	L
H	Q	I	O	V	F	E	F	K	H	I	F	T	U	T
O	K	K	N	F	P	R	O	P	E	R	T	Y	Z	U
M	P	A	T	U	Q	A	N	E	F	E	K	W	E	R
E	O	T	H	R	K	L	K	R	T	W	M	R	U	E

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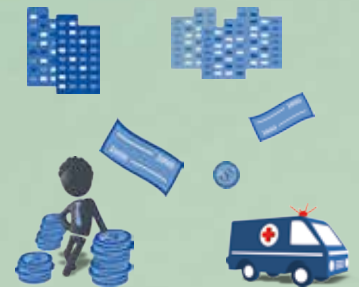
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